

Form b18

**UNITED STATES BANKRUPTCY COURT**  
**Southern District of Ohio**

In Re:  
Donald E. Bley )  
4592 Bells Lane )  
Cincinnati, OH 45244 )  
 )  
 )  
 ) Case No.: 1:05-bk-13886  
 )  
 )  
Jeannette R. Bley )  
Debtor(s) )  
 )  
 )  
 ) Chapter: 7  
 )  
 )  
Social Security Number:  
Debtor: xxx-xx-7330 )  
Joint: xxx-xx-7004 )

**DISCHARGE OF DEBTOR**

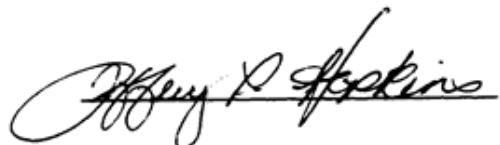
It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated: 11/22/05**

**BY THE COURT:**



Jeffery P. Hopkins  
United States Bankruptcy Judge

**SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for person injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0648-1  
Case: 05-13886

User: branigan  
Form ID: b18

Page 1 of 1  
Total Served: 31

Date Rcvd: Nov 22, 2005

The following entities were served by first class mail on Nov 24, 2005.

db +Donald E. Bley, 4592 Bells Lane, Cincinnati, OH 45244-1960  
jdb +Jeanette R. Bley, 4592 Bells Lane, Cincinnati, OH 45244-1960  
aty +Laura R Faulkner, Weltman, Weinberg & Reis Co LPA, 525 Vine Street, Suite 800, Cincinnati, OH 45202-3122  
aty +Michael H Schlueter, 120 East Fourth Street, 8th Floor, Cincinnati, OH 45202-4118  
tr +Norman L Slutsky, 4153 U Crossgate Drive, Cincinnati, OH 45236-1215  
ust +Asst US Trustee (Cin), Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202-4434  
8458112 American Select Insurance Company, Westfield Companies, P.O. Box 9001566, Louisville KY 40290-1566  
8458113 BMG Music Service, PO Box 91545, Indianapolis IN 46291-0545  
8458114 +Boudreau & Associates, Attorneys At Law, 5 Industrial Way, Salem NH 03079-4866  
8458115 +Capital Management Services, 726 Exchange Street, Suite 700, Buffalo NY 14210-1464  
8458116 +Children's Hospital Medical Center, Location 00194, Cincinnati OH 45264-0001  
8458117 +Cinergy/CG&E, 3300 Central Parkway, Cincinnati OH 45225-2307  
8458118 +Clermont Recovery Center, 1088 Wasserman Way Suite C, Batavia OH 45103-1911  
8458119 Controlled Credit Corporation, 3687 Warsaw Avenue, P.O. Box 5154, Cincinnati OH 45205-0154  
8458120 +Credit Management Inc., 4200 International Parkway, Carrollton TX 75007-1912  
8458121 Dymacol Inc., 3070 Lawson Blvd., P.O. Box 9017, Oceanside NY 11572-9017  
8458122 +Eastgate Pediatrics, 4358 Ferguson Drive, Cincinnati OH 45245-1680  
8458123 Fingerhut Credit Advantage, c/o Axsys National Bank, P.O. Box 5033, Sioux Falls SD 57117-5033  
8458124 Gary G. Lamond D.D.S. L.L.C., 5616 Wolfpen-Pleasant Hill Road, Milford OH 45150  
8458125 Huntington Bank, PO Box 2059, Columbus OH 43216-2059  
8458126 +Mercy Hospital Anderson, PO Box 640566, Cincinnati OH 45264-0001  
8458127 +North Shore Agency, A National Collection Agency, 751 Summa Avenue, Westbury NY 11590-5010  
8458128 +OSI Collection Services Inc., 9525 Sweet Valley Road, Cleveland OH 44125-4237  
8458129 +Pediatrics Assoc. of Mt. Carmel, 4420 Aicholtz Road, Cincinnati OH 45245-1596  
8458130 +Pix Movie Service, 1400 N. Fruitridge Avenue, Terre Haute IN 47811-0100  
8458131 Primestar Inc., c/o Bank One, P.O. Box 78974, Phoenix AZ 85062-8974  
8458132 Qualified Emergency Specialists Inc., 1472 Solutions Center, Chicago IL 60677-1004  
8458133 +Rumpke Consolidated Co., 10795 Hughes Road, Cincinnati OH 45251-4598  
8458134 The Leader Mortgage Company, aka The Leader Mortgage Company LLC, The Sunamerica Building, 1015 Euclid Avenue 6th Floor, Cleveland OH 44115-1507  
8458135 +Thomas & Thomas, Attorneys & Counselors At Law, 2323 Park Avenue, Cincinnati OH 45206-2711

The following entities were served by electronic transmission on Nov 22, 2005 and receipt of the transmission was confirmed on:

aty +E-mail: kross@zoomtown.com Nov 22 2005 22:31:30 Kenneth L Ross, 830 Main Street, Suite 999, Cincinnati, OH 45202-2193  
tr +EDI: QNLSLUTSKY.COM Nov 22 2005 19:23:00 Norman L Slutsky, 4153 U Crossgate Drive, Cincinnati, OH 45236-1215  
8458123 EDI: TSYS2.COM Nov 22 2005 19:23:00 Fingerhut Credit Advantage, c/o Axsys National Bank, P.O. Box 5033, Sioux Falls SD 57117-5033

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Huntington National Bank  
cr US Bank NA

TOTALS: 2, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2005

Signature: